

Fill in this information to identify the case:

Debtor 1 Jeffrey KellyDebtor 2 Mecy Kelly  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 21-50356-KMS

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Savings Bank

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account:1 6 3 1

Date of payment change:

Must be at least 21 days after date  
of this notice08/01/2025

New total payment:

\$ 1,001.00

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 281.71New escrow payment: \$ 231.38**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Jeffrey Kelly  
First Name Middle Name Last Name

Case number (if known) 21-50356-KMS

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x  Date 07/02/2025  
Signature

Print: Amy R. Wells Title Assistant Vice President  
First Name Middle Name Last Name

Company Citizens Savings Bank

Address 1725 Sullivan Drive  
Number Street  
Bogalusa LA 70427  
City State ZIP Code

Contact phone 985-735-6555 Email awells@citizenssb.co

## ESCROW ANALYSIS STATEMENT

LN1310P1R

CITIZENS SAVINGS BANK  
1725 SULLIVAN DRIVE  
BOGALUSA, LA 70427  
985-735-6555

Page 1  
Statement Date 06/23/2025  
Branch Number 001  
Loan Number

JEFFERY L KELLY  
MECY B KELLY  
6 MORAN RD  
SANDY HOOK MS 39478-9417

PROPERTY ADDRESS  
6 Moran Rd  
Sandy Hook MS 39478

## ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from 06/25/2024 through 08/01/2025. Compare it to your last Escrow Analysis Statement - Projections for Coming Year, a copy of which is enclosed.

Your loan payment for the past year was 1,034.11 of which 752.40 was for principal and interest and 281.71 was deposited into your Escrow Account.

Transaction Description	Date Posted	Paid Into Escrow	Paid Out Of Escrow	Escrow Balance
Beginning Balance				448.98-
Escrow Payment	06/25/2024	166.34 *		282.64-
Escrow Payment	07/31/2024	166.34 *		116.30-
Escrow Payment	08/26/2024	281.71 *		165.41
Escrow Payment	09/26/2024	281.71 *		447.12
Escrow Payment	10/25/2024	281.71 *		728.83
Escrow Payment	11/25/2024	281.71 *		1,010.54
Walthall County Tax	12/09/2024		628.67 *	381.87
Escrow Payment	12/23/2024	281.71 *		663.58
Escrow Payment	01/31/2025	281.71 *		945.29
Escrow Payment	02/28/2025	281.71 *		1,227.00
Escrow Payment	03/25/2025	281.71 *		1,508.71
Escrow Payment	04/28/2025	281.71 *		1,790.42
Foremost Insurance	05/06/2025		2,148.00 *	357.58-
Escrow Payment	05/22/2025	281.71 *		75.87-
Billed payment	06/01/2025	281.71 E		205.84
Billed payment	07/01/2025	281.71 E		487.55

TOTAL Paid Into Escrow 3,149.78

TOTAL Paid Out Of Escrow 2,776.67

An asterisk (\*) indicates a difference from a previous projection either in the date or the amount of the transaction. An E indicates an estimated transaction not yet applied. Estimated transactions from the last statement may appear again on this statement as actual transactions.

## ESCROW ANALYSIS STATEMENT

LN1310P1R

CITIZENS SAVINGS BANK

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 Statement Date 06/23/2025  
 Branch Number 001  
 Loan Number

JEFFERY L KELLY

Last year we anticipated that payments would be made from your account equaling 2,611.42. Under federal law, your lowest monthly balance should not have exceeded 435.24, or 1/6 of the anticipated payments from your account. For your account, the low balance should not have exceeded 435.22. Your low balance may have been established at a lower amount than allowed under federal law due to state law, your loan contract, or at our discretion.

## PROJECTIONS FOR COMING YEAR

Your first loan payment for the coming year will be 1,001.00 of which 752.40 will be for principal and interest and 248.60 will be deposited into your escrow account. The terms of your loan may result in changes to the principal and interest payments during the year. The effective date for this payment amount is 08/01/2025.

Your reserve amount is 462.76.

Below is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Transaction Description	Date Posted	Paid Into Escrow	Paid Out Of Escrow	Escrow Balance
Beginning Balance				694.25
Payment	08/2025	231.38		925.63
Payment	09/2025	231.38		1,157.01
Payment	10/2025	231.38		1,388.39
Payment	11/2025	231.38		1,619.77
Payment	12/2025	231.38		1,851.15
Walthall County Tax	12/2025		628.67	1,222.48
Payment	01/2026	231.38		1,453.86
Payment	02/2026	231.38		1,685.24
Payment	03/2026	231.38		1,916.62
Payment	04/2026	231.38		2,148.00
Payment	05/2026	231.38		2,379.38
Payment	06/2026	231.38		2,610.76
Foremost Insurance	06/2026		2,148.00	462.76
Payment	07/2026	231.38		694.14

Your ending balance from the last month of the account history is 487.55. Your beginning balance according to this analysis should be 694.25.

You have a shortage in your account of 206.70. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's escrow payment, in which case we have the additional option of requesting payment within 30 days. This shortage will be spread over the next 12 payments so your base escrow payment amount of 231.38 will be increased by 17.22 to collect the shortage.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting year.

## ESCROW ANALYSIS STATEMENT

LN1310P1R

CITIZENS SAVINGS BANK

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 Statement Date 06/23/2025  
 Branch Number 001  
 Loan Number

JEFFERY L KELLY

## PROJECTIONS FROM LAST ANALYSIS DATED 06/24/2024

Transaction Description	Date Posted	Paid Into Escrow	Paid Out Of Escrow	Escrow Balance
Beginning Balance				652.93
Payment	08/2024	217.61		870.54
Payment	09/2024	217.61		1,088.15
Payment	10/2024	217.61		1,305.76
Payment	11/2024	217.61		1,523.37
Payment	12/2024	217.61		1,740.98
Walthall County Tax	12/2024		604.42	1,136.56
Payment	01/2025	217.61		1,354.17
Payment	02/2025	217.61		1,571.78
Payment	03/2025	217.61		1,789.39
Payment	04/2025	217.61		2,007.00
Payment	05/2025	217.61		2,224.61
Payment	06/2025	217.61		2,442.22
Foremost Insurance	06/2025		2,007.00	435.22
Payment	07/2025	217.61		652.83